

Certificate Number: 05781-NJ-DE-031575500

Bankruptcy Case Number: 18-25337



05781-NJ-DE-031575500

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 5, 2018, at 7:32 o'clock PM PDT, Ellen Kell completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 5, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President